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## United States Bankruptcy Court Southern District of New York, White Plains Division

IN RE:		Case No.
Sundstrom, Gigi Pugh		Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDITOR M	IATRIX
The above named debtor(s) her	reby verify(ies) that the attached matrix listing cro	editors is true to the best of my(our) knowledge.
Date: June 12, 2017	Signature: /s/ Gigi Pugh Sundstrom	
	Gigi Pugh Sundstrom	Debtor
Date:	Signature:	
		Joint Debtor, if any

Al's Service Station Rye Neck 1275 E Boston Post Rd Mamaroneck, NY 10543-4237

Cape Ann Savings Bank 109 Main St Gloucester, MA 01930-5701

Carl Nelson, Esq. 800 Westchester Ave Ste N641 Rye Brook, NY 10573-1360

Cbna PO Box 769006 San Antonio, TX 78245-9006

Chase Card PO Box 15298 Wilmington, DE 19850-5298

Citi PO Box 6241 Sioux Falls, SD 57117-6241

HCNP I, LLC c/o Barclay Damon 300 S State St Syracuse, NY 13202-2024 Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

James D. Bishop Sr. 400 N Flagler Dr Unit Ph-c1 West Palm Beach, FL 33401-4304

Marblehead Trading Company 89 Front St Marblehead, MA 01945-3290

Nordstrom Fsb 13531 E Caley Ave Englewood, CO 80111-6504

NYS Dept of Tax and Finance Bankruptcy Section Albany, NY 12205

Reed Smith, LLP 599 Lexington Ave Fl 22 New York, NY 10022-7650

Thd/Cbna PO Box 6497 Sioux Falls, SD 57117-6497

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### United States Bankruptcy Court Southern District of New York, White Plains Division

IN RE:	Case No.	
Sundstrom, Gigi Pugh  Debtor(s)	Chapter <u>11</u>	
	OF NOTICE TO CONSUMER DEBTOR(S) 42(b) OF THE BANKRUPTCY CODE	
Certificate of [No	on-Attorney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signotice, as required by § 342(b) of the Bankruptcy Co	gning the debtor's petition, hereby certify that I delivered to thode.	he debtor the attached
Printed Name and title, if any, of Bankruptcy Petitio Address:	petition preparer is no the Social Security n	ot an individual, state imber of the officer, person, or partner of
X	(Required by 11 U.S.	C. § 110.)
Signature of Bankruptcy Petition Preparer of officer partner whose Social Security number is provided al		
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have receive	d and read the attached notice, as required by § 342(b) of the	Bankruptcy Code.
Sundstrom, Gigi Pugh	χ /s/ Gigi Pugh Sundstrom	6/12/2017
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
SOUTHERN DISTRICT OF NEW YORK, WHITE PLAINS DIVISION		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Gigi	
	your government-issued picture identification (for		First name	First name
	exar	nple, your driver's	Pugh	
	licer	se or passport).	Middle name	Middle name
		g your picture tification to your meeting	Sundstrom	
		the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
	maic	den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer tification number	xxx-xx-0795	
	(ITII)			

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		27 Lake Rd Rye, NY 10580-1020  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Westchester County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	Explain. (See 28 U.S.C. § 1408.)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under									
		■ Chap	oter 11							
		☐ Cha <sub>l</sub>	oter 12							
		☐ Cha <sub>l</sub>	oter 13							
3.	How you will pay the fee	— ab If	out how you	ı may pay. Typically, if y y is submitting your pay	ou are paying the	fee yourself, you	e clerk's office in your local cou u may pay with cash, cashier's o may pay with a credit card or c	heck, or money orde		
					and attach the Application for Inc	dividuals to Pay The				
		□ Ir	equest that		ou may request th		ou are filing for Chapter 7. By la			
		yc	our family siz		pay the fee in in	stallments). If you	s than 150% of the official pove u choose this option, you must fi it with your petition.			
١.	Have you filed for bankruptcy within the last 8 years?	■ No.								
	o years.	□ 1es.	District		When		Case number			
			District		When		Case number			
			District		When		Case number			
0.	Are any bankruptcy cases	■ No								
	pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
			Debtor	Jimmie Sundstro	m		Relationship to you	Husband		
			District	SDNY	When	7/06/16	Case number, if known	16-22917		
			Debtor				Relationship to you			
			District		When		Case number, if known			
1.	Do you rent your	■ No.	Go to li	ne 12.						
	residence?	☐ Yes.	Has yo	ur landlord obtained an	eviction judgmen	against you and	do you want to stay in your resi	dence?		
				No. Go to line 12.						
				Yes. Fill out <i>Initial State</i> bankruptcy petition.	ement About an I	Eviction Judgmer	nt Against You (Form 101A) and	d file it with this		

Case number (if known)

Debtor 1 Sundstrom, Gigi Pugh

Deb	tor 1 Sundstrom, Gigi F	Pugh			Case number (if known)
Par	3: Report About Any Bus	sinesses \	/ou Own	as a Sole Proprieto	or .
				<u></u>	•
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Sta	te & ZIP Code
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	x to describe your business:
					ness (as defined in 11 U.S.C. § 101(27A))
					Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))
				None of the above	<b>)</b>
13	Are you filing under	If you are	filina uno	er Chanter 11 the c	court must know whether you are a small business debtor so that it can set appropriate
10.	Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	. If you in	dicate that you are a ow statement, and fe	small business debtor, you must attach your most recent balance sheet, statement of sideral income tax return or if any of these documents do not exist, follow the procedure in 11
	For a definition of small	□ No.	I am r	not filing under Char	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	■ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	4: Report if You Own or	Have Anv	Hazardo	us Property or Any	Property That Needs Immediate Attention
	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat of				
	imminent and identifiable hazard to public health or	☐ Yes.	What is	the hazard?	
	safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code
					Number, Street, Oity, State & Zip Code
		-			

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

П Incapacity.

> I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	Sunastrom, Gigi i	-ugn		Case numbe	(If Known)
Part	6: Answer These Question	ons for Re	eporting Purposes		
16.	What kind of debts do you have?	16a.	Are your debts primarily consumerity individual primarily for a personal,		ed in 11 U.S.C.§ 101(8) as "incurred by an
			Yes. Go to line 17.		
		16b.		ess debts? Business debts are debts th	nat you incurred to obtain money
		TOD.	for a business or investment or thr	ough the operation of the business or in	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you owe that	at are not consumer debts or business o	debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. G	o to line 18.	
Do you estimate that after any exempt property is excluded and		☐ Yes.	I am filing under Chapter 7. Do you paid that funds will be available to		y is excluded and administrative expenses are
	administrative expenses		□ No		
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes		
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	☐ 25,001-50,000
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000	☐ 50,001-100,000
		100-19		□ 10,001-25,000	☐ More than100,000
		200-9	99		
19.	How much do you	<b>□</b> \$0 - \$		■ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
				<b>—</b> \$100,000,001 - \$300 Hillion	
20.	How much do you estimate your liabilities to	<b>□</b> \$0 - \$		■ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	be?		001 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
			001 - \$300,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ More than \$50 billion
	<u></u>		·	<b>ω</b> φτου,ουυ,ουτ - φουσ πιπιοπ	
Part	7: Sign Below				
For	you	I have exa	amined this petition, and I declare u	nder penalty of perjury that the information	on provided is true and correct.
				n aware that I may proceed, if eligible, under each chapter, and I choose to pr	under Chapter 7, 11,12, or 13 of title 11, United occeed under Chapter 7.
			rney represents me and I did not pay ained and read the notice required by		attorney to help me fill out this document, I
		I request	relief in accordance with the chapt	er of title 11, United States Code, spec	rified in this petition.
		case can			roperty by fraud in connection with a bankruptcy 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Gigi Pu	gh Sundstrom e of Debtor 1	Signature of Debto	12
		Executed	on June 12, 2017 MM / DD / YYYY	Executed on MM	/ DD / YYYY

Debtor 1 Sundstrom, Gigi Pugh Case number (# know		se number (if known)	
For your attorney, if you are represented by one	Chapter 7, 11, 12, or 13 of title 11, United States C	ode, and have explained	ormed the debtor(s) about eligibility to proceed under the relief available under each chapter for which the ce required by 11 U.S.C. § 342(b) and, in a case in
If you are not represented by an attorney, you do not need to file this page.	which § 707(b)(4)(D) applies, certify that I have no petition is incorrect.	knowledge after an inqui	ry that the information in the schedules filed with the
. •	/s/ H Bruce Bronson	Date	June 12, 2017
	Signature of Attorney for Debtor		MM / DD / YYYY
	H Bruce Bronson		
	Printed name		
	Bronson Law Office, P.C.		
	Firm name		
	480 Mamaroneck Ave		
	Harrison, NY 10528-1621		
	Number, Street, City, State & ZIP Code		
	Contact phone (877) 385-7793	Email address	hbbronson@bronsonlaw.net
	1679380		
	Bar number & State		<del></del>

Fill in th	nis informa	ation to identify your	case:		
Debtor 1	1	Gigi Pugh Sunds			
Debtor 2	2	First Name	Middle Name	Last Name	}
(Spouse if,		First Name	Middle Name	Last Name	_
United S	States Ban	kruptcy Court for the:	SOUTHERN DI	STRICT OF NEW YORK, WHITE PLAINS	_
Case nu	ımber				
(if known)					☐ Check if this is an amended filing
					amended ming
B 104	4				
For I	ndivid	 lual Chapter	11 Cases:	List of Creditors Who Hav	e the 20 Largest
		•		and Are Not Insiders	12/15
01130	, car cc	d Glaims 7 tga	11131 104 6	THE FIELD HISTORY	12/13
proprieto value pla	or. 11 U.S aces the c emplete an ion.	.C. § 101. Also, do no reditor among the hol daccurate as possible	of include claims be ders of the 20 large. If two married p	curities; and any managing agent, including o by secured creditors unless the unsecured clai gest unsecured claims. people are filing together, both are equally res rgest to Smallest. Do Not Include Claims by Ir	im resulting from inadequate collateral ponsible for supplying correct
r art r.	Liot tho	20 01100001100 01011110	0140	. good to omanoon Do not morado oranno sy n	
					<b>Unsecured claim</b>
1				is the nature of the claim?	\$ <b>\$2,753.99</b>
		vice Station Rye N Boston Post Rd		the date you file, the claim is: Check all that ap	pply
	_	oneck, NY 10543-42		Contingent	
			_	Unliquidated	
				Disputed  None of the above apply	
				None of the above apply	
			Does	the creditor have a lien on your property?	
				No	
	Contact			Yes. Total claim (secured and unsecured)	\$
	Contact pho	ne		Value of security: Unsecured claim	- \$
2	l		What	is the nature of the claim?	\$ \$310,382.00
	Cape A	nn Savings Bank			
	109 Mai			the date you file, the claim is: Check all that ap Contingent	pply
	Glouces	ster, MA 01930-570	1 📙	Unliquidated	
			_	Disputed	
				None of the above apply	
			Does	the creditor have a lien on your property?	
			Does	the creditor have a lien on your property?	

Value of security:

- \$ \$0.00

Debtor 1	Sundstrom, Gigi Pugh	Case number (if known)				
	Contact phone		Unsecured claim	\$_\$310	),382.00	
3	Carl Nalaca Far	What	is the nature of the claim?		\$_\$12,000.00	
	Carl Nelson, Esq. 800 Westchester Ave Ste N641 Rye Brook, NY 10573-1360	As of □ □ ■	the date you file, the claim is: Check all that ap Contingent Unliquidated Disputed None of the above apply	oply		
•		Does	the creditor have a lien on your property?			
	Contact Contact phone		No Yes. Total claim (secured and unsecured) Value of security: Unsecured claim	\$ - \$ 		
		What	is the nature of the claim?		° 40.450.00	
4	Cbna PO Box 769006 San Antonio, TX 78245-9006	As of	the date you file, the claim is: Check all that an Contingent Unliquidated Disputed None of the above apply the creditor have a lien on your property?	oply	\$ <u>\$8,158.00</u>	
-	Contact		No Yes. Total claim (secured and unsecured)	\$		
	(800) 685-0935 Contact phone		Value of security: Unsecured claim	- \$ 		
5	Chase Card PO Box 15298 Wilmington, DE 19850-5298		is the nature of the claim?  the date you file, the claim is: Check all that ap Contingent Unliquidated Disputed None of the above apply	pply	\$ \$924.00	
		Does	the creditor have a lien on your property?			
	Contact		No Yes. Total claim (secured and unsecured)	\$		
	(800) 432-3117 Contact phone		Value of security: Unsecured claim	- \$ 		
6	Citi	What	is the nature of the claim?		\$_\$2,416.00	
	PO Box 6241 Sioux Falls, SD 57117-6241	As of □ □ □	the date you file, the claim is: Check all that ap Contingent Unliquidated Disputed None of the above apply	pply		

or 1	Sundstrom, Gigi Pugh		Case numb	er (if known)			
		Does the creditor have a lien on your property?					
			No				
С	ontact		Yes. Total claim (secured and uns	ecured)	\$		
(1	800) 950-5118		Value of security:		- \$		
	ontact phone	•	Unsecured claim		\$		
		What	is the nature of the claim?			\$ \$4,934.00	
c	Citi		-			<u> </u>	
_	PO Box 6241		the date you file, the claim is: Che	ck all that app	ly		
S	Sioux Falls, SD 57117-6241		Contingent Unliquidated				
		H	Disputed				
			None of the above apply				
		-	rtono or the above apply				
		Does	the creditor have a lien on your pr	operty?			
_		. =	No				
С	ontact		Yes. Total claim (secured and uns	ecured)	\$		
(8	800) 950-5118		Value of security:		- \$		
	contact phone	•	Unsecured claim		\$		
		What	is the nature of the claim?	Boat Loan		\$ \$159,000.00	
	ames D. Bishop Sr.	As of	the data you file the claim is. Cho	ak all that ann	h.		
	00 N Flagler Dr Unit Ph-c1	AS OI	the date you file, the claim is: Che Contingent	ск ан тат арр	ıy		
	Vest Palm Beach, FL 33401-4304	=	Unliquidated				
J	3401-4304	-	Disputed				
		=	·				
			None of the above apply				
		Does	the creditor have a lien on your pr	operty?			
			No				
С	ontact		Yes. Total claim (secured and uns	ecured)	\$		
_			Value of security:		- \$		
C	ontact phone		Unsecured claim		\$		
		What	is the nature of the claim?			\$ \$35,000.00	
N	Marblehead Trading Company		-				
8	9 Front St	As of	the date you file, the claim is: Che	ck all that app	ly		
N	Marblehead, MA 01945-3290		Contingent				
			Unliquidated				
			Disputed				
			None of the above apply				
_		Does	the creditor have a lien on your pr	operty?			
			No				
	ontact		Yes. Total claim (secured and uns	ecured)	\$ \$125,	000.00	
,		_	Value of security:	/	- \$ \$90,0		
<u></u>	ontact phone	•	Unsecured claim		\$ \$35,0		

Debtor 1	Sundstrom, Gigi Pugh	Case number (if known)				
10		What	is the nature of the claim?		\$ \$251.00	
	Nordstrom Fsb 13531 E Caley Ave Englewood, CO 80111-6504	As of □ □ □	the date you file, the claim is: Check all that an Contingent Unliquidated Disputed None of the above apply	pply		
		Does	the creditor have a lien on your property?			
	Contact	_ 🗖	No Yes. Total claim (secured and unsecured)	\$		
	(800) 964-1800 Contact phone	_	Value of security: Unsecured claim	- \$ \$		
11	Thd/Cbna PO Box 6497 Sioux Falls, SD 57117-6497		the date you file, the claim is: Check all that a Contingent Unliquidated Disputed None of the above apply	oply	\$ \$968.00	
		_ Does	the creditor have a lien on your property?			
	Contact Contact phone	- □ -	No Yes. Total claim (secured and unsecured) Value of security: Unsecured claim	\$ - \$ \$		
Part 2:	Sign Below					
Under p	enalty of perjury, I declare that the infe	ormation p	provided in this form is true and correct.			
Gi	Gigi Pugh Sundstrom gi Pugh Sundstrom nature of Debtor 1		X Signature of Debtor 2			
Da	te <b>June 12, 2017</b>		Date			

Filli	in this informa	ation to identify y	our case and this	s filing	:					
Deb	tor 1	Gigi Pugh Su								
Dob	tor ?	First Name	Middle	Name		Last Name				
	tor 2 use, if filing)	First Name	Middle	Name		Last Name				
Unit	ed States Bank	kruptcy Court for the		N DIST	RICT OF NE	EW YORK, WH	ITE PLAINS			
Cas	e number									☐ Check if this is an amended filing
Off	icial For	m 106A/B								
Sc	hedule	A/B: Pr	operty							12/15
Part  1. Do	1: Describe Ea	on. ach Residence, Bui ve any legal or equ 2.	lding, Land, or Oth	er Real	Estate You C	Own or Have an	Interest In	write your nar	ne and case	number (if known).
1.1	27 Lake Rd Street address, if	available, or other desc	ription	What	Single-famil Duplex or m	rty? Check all that ly home nulti-unit building im or cooperative		the amount of	of any secure	aims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property.
	Rye	NY	10580-1020			ed or mobile hom	е	Current valuentire prope		Current value of the portion you own?
	City	State	ZIP Code		Timeshare	property		Describe the		\$1,500,000.00  our ownership interest ancy by the entireties, or
				_		est in the proper	ty? Check one	a life estate		
					20210 0	•		Тепапсу	by the En	itirety
	County			□ ■ Othe	Debtor 1 an At least one r information	d Debtor 2 only of the debtors a	nd another d about this item	(see inst	ructions)	nmunity property
		value of the port							ges	\$1,500,000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor	r1 <u>S</u>	undstrom, Gigi Pugh	C	ase number (if known)	
3. Cars	s, vans,	trucks, tractors, sport utility ve	hicles, motorcycles		
		, , , , , , , , , , , , , , , , , , , ,			
□ N	0				
■ Ye	es				
		Hamala		Do not deduct secure	ed claims or exemptions. Put
3.1	Make:	Honda	Who has an interest in the property? Check one	the amount of any se	cured claims on Schedule D:
	Model:	Odyssey	Debtor 1 only	Creditors Who Have	Claims Secured by Property.
	Year:	2007 nate mileage: 110000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		ormation:	☐ At least one of the debtors and another	chare property :	portion you own:
			Check if this is community property (see instructions)	\$4,210.0	90.00
			(See Instructions)		
Exam □ N ■ Ye	<i>nples:</i> B o		d other recreational vehicles, other vehicles, and ercraft, fishing vessels, snowmobiles, motorcycle accommodates.  Who has an interest in the property? Check one	eessories	ed claims or exemptions. Put
			■ Debtor 1 only	the amount of any se	cured claims on Schedule D:
	Model: Year:	1990	☐ Debtor 2 only		Claims Secured by Property.
	rour.	1330	Debtor 1 and Debtor 2 only	Current value of the entire property?	e Current value of the portion you own?
_	Other int	ormation:	☐ At least one of the debtors and another		
		essel Stampede official	☐ Check if this is community property (see instructions)	\$90,000.00	\$90,000.00
	Gigi P	er 1025589 registered to . Sundstrom. Built 1990, Call Sign WCP7528	(coo mendency)		
	ı have a		n for all of your entries from Part 2, including an		\$90,000.00
			terest in any of the following items?		Current value of the
·			·		portion you own? Do not deduct secured claims or exemptions.
Exa	amples: No	goods and furnishings Major appliances, furniture, linens,	china, kitchenware		
<b>■</b> Y	res. De	scribe Household god	ods and furnishings		\$1,250.00
		Tiousenoid god	and idinianings		Ψ1,233.00
Exa	, No	Felevisions and radios; audio, video including cell phones, cameras, m	o, stereo, and digital equipment; computers, printers, nedia players, games	scanners; music collectic	ons; electronic devices
<b>—</b> 1	ies. De	TVs, laptop and	d ipad		\$500.00
		i vo, iaptop and	n iprovi		Ψοσοίου
Exa	amples: I	s of value Antiques and figurines; paintings, p collections, memorabilia, collectib scribe	orints, or other artwork; books, pictures, or other art ol les	bjects; stamp, coin, or bas	seball card collections; other
- <b>-</b> '	. 55. De		s and other art work		\$2,500.00

Debtor 1	Sundstrom,	Gigi Pugh	Case number (if known)	
Examp	nent for sports ar bles: Sports, photog instruments	d hobbies graphic, exercise, and other hobby equipment; bicycles, pool tables,	golf clubs, skis; canoes and ka	yaks; carpentry tools; musica
<b>—</b> 163	. Describe	Golf Clubs-30 years old		\$100.00
		Bicylcle		\$100.00
■ No □ Yes 11. Clothe Exam	nples: Pistols, rifles . Describe es	, shotguns, ammunition, and related equipment thes, furs, leather coats, designer wear, shoes, accessories		
□ No ■ Yes	. Describe			
		Clothing, shoes and other wearing apparel		\$1,000.00
☐ No		elry, costume jewelry, engagement rings, wedding rings, heirloom je  Gold Necklace, Sterling silver chain, custom jewelry band		ver \$710.00
		Engagement ring with cracked diamond		\$500.00
Exam ■ No □ Yes  14. Any o ■ No □ Yes	. Give specific info	I household items you did not already list, including any healt	Г	\$6,660.00
Part 4: D	escribe Your Finan	cial Assets		
Do you o	wn or have any le	gal or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No		ave in your wallet, in your home, in a safe deposit box, and on hand	when you file your petition	
Yes	j		Cash	\$140.00
			<u> </u>	
Exam □ No		vings, or other financial accounts; certificates of deposit; shares in of the first state	credit unions, brokerage house:	s, and other similar

Debtor 1	Sundstrom, Gigi Pugh	Case number (if known)		
	17.1. Checking Acco	unt Cape Ann Savings Bank	\$1,100.00	
	17.2.	Fidelity Checking	\$5,000.00	
	17.3. Checking Acco	unt Citibank checking	\$200.00	
	17.4. Checking Acco	unt Fiedelity Checking	\$16,000.00	
	17.5.	Fidelity Equity (sales restricted)	\$100,000.00	
	i, mutual funds, or publicly traded stocks ples: Bond funds, investment accounts with brok	erage firms, money market accounts		
■ No	,			
☐ Yes.	Institution or issuer	name:		
•	ublicly traded stock and interests in incorpo venture	ated and unincorporated businesses, including an interest in	an LLC, partnership, and	
_	Give specific information about them			
	Name of entity:	% of ownership:		
	Massachusetts with			
	encumbered by a m	ortgage for \$311,000) 99.00 %	unknown	
20 Gover	nment and corporate bonds and other negot	iable and non negotiable instruments		
Negot		ers' checks, promissory notes, and money orders.		
■ No				
☐ Yes.	Give specific information about them Issuer name:			
	ment or pension accounts ples: Interests in IRA, ERISA, Keogh, 401(k), 40	03(b), thrift savings accounts, or other pension or profit-sharing p	ans	
Yes.	List each account separately.			
	Type of account:  Retirement Account	Institution name: 401(k)	\$250.00	
Your s		at you may continue service or use from a company iblic utilities (electric, gas, water), telecommunications companies,	or others	
■ No	3	, , , , , , , , , , , , , , , , , , , ,		
☐ Yes.		Institution name or individual:		
23. Annuit	ies (A contract for a periodic payment of money	to you, either for life or for a number of years)		
	Issuer name and description.			
	ts in an education IRA, in an account in a qu C. §§ 530(b)(1), 529A(b), and 529(b)(1).	alified ABLE program, or under a qualified state tuition progr	am.	
■ No	Institution name and description	Separately file the records of any interests.11 U.S.C. § 521(c):		
☐ Yes.	institution hame and description.	ocparately file the records of any interests. IT U.S.C. § 321(C):		

Official Form 106A/B Schedule A/B: Property page 4

D	ebtor 1	Sundstrom, Gigi Pugh	Case number (if known)	
25	Trusts,	equitable or future interests in property (other than anyth	ing listed in line 1), and rights or powers exercisal	le for your benefit
	Yes.	Give specific information about them		
		Trust (from mother) that own water, no electric.	s undevelopable land, no sewer, no	\$50,000.00
26		s, copyrights, trademarks, trade secrets, and other intellectoles: Internet domain names, websites, proceeds from royalties a		
	☐ Yes.	Give specific information about them		
27	Examp ■ No	es, franchises, and other general intangibles  oles: Building permits, exclusive licenses, cooperative association	n holdings, liquor licenses, professional licenses	
	☐ Yes.	Give specific information about them		
M	oney or	property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28	Tax ref	unds owed to you		
	_	Give specific information about them, including whether you alre	eady filed the returns and the tax years	
29	Examp ■ No	support  oles: Past due or lump sum alimony, spousal support, child sup  Give specific information	oport, maintenance, divorce settlement, property settle	ement
30	Examp  ■ No	amounts someone owes you  bles: Unpaid wages, disability insurance payments, disability ber unpaid loans you made to someone else  Give specific information	nefits, sick pay, vacation pay, workers' compensation,	Social Security benefits;
		·		
31		ts in insurance policies  oles: Health, disability, or life insurance; health savings account	(HSA); credit, homeowner's, or renter's insurance	
	☐ Yes.	Name the insurance company of each policy and list its value.  Company name:	Beneficiary:	Surrender or refund value:
32	If you a died.  No	erest in property that is due you from someone who has dare the beneficiary of a living trust, expect proceeds from a life in Give specific information		erty because someone has
33	Examp ■ No	against third parties, whether or not you have filed a laws bles: Accidents, employment disputes, insurance claims, or riging Describe each claim		
34	■ No	contingent and unliquidated claims of every nature, including Describe each claim	ing counterclaims of the debtor and rights to set o	ff claims
35	Any fin	ancial assets you did not already list		
	■ No □ Yes.	Give specific information		

Deb	tor 1 Sundstrom, Gigi Pugh		Case number (if known)	
36.	Add the dollar value of all of your entries from Part 4, includi Part 4. Write that number here			\$172,690.00
Part	5: Describe Any Business-Related Property You Own or Have an Int	terest In. List any real esta	te in Part 1.	
37. <b>D</b>	o you own or have any legal or equitable interest in any business-rela	ated property?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part	6: Describe Any Farm- and Commercial Fishing-Related Property You lif you own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interes	t In.	
46. <b>[</b>	Oo you own or have any legal or equitable interest in any farm	n- or commercial fishing	-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That Y	ou Did Not List Above		
	Do you have other property of any kind you did not already lis Examples: Season tickets, country club membership No Yes. Give specific information	st?		
54.	Add the dollar value of all of your entries from Part 7. Write t	hat number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2		······	\$1,500,000.00
56.	Part 2: Total vehicles, line 5	\$90,000.00		
57.	Part 3: Total personal and household items, line 15	\$6,660.00		
58.	Part 4: Total financial assets, line 36	\$172,690.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	3 · · · · · · · · · · · · · · · · · · ·	\$0.00		
61.	Part 7: Total other property not listed, line 54	+ \$0.00		
62.	Total personal property. Add lines 56 through 61	\$269,350.00	Copy personal property total	\$269,350.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$1,769,350.00

Fill	I in this inform	ation to identify your o	case:		
De	btor 1	Gigi Pugh Sunds	trom		
_		First Name	Middle Name	Last Name	}
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name	
Un	ited States Ban	kruptcy Court for the:	SOUTHERN DISTRICT OF DIVISION	NEW YORK, WHITE PLAINS	
Ca	se number				
(if k	nown)				Check if this is an amended filing
Of	fficial For	m 106C			
So	chedule	e C: The Pro	operty You Cla	im as Exempt	4/16
orop out a	perty you listed o	on Schedule A/B: Prope	rty (Official Form 106A/B) as yo	gether, both are equally responsible for supur source, list the property that you claim a cessary. On the top of any additional page	s exempt. If more space is needed, fill
fund to a app	ds—may be un particular doll licable statuto	llimited in dollar amou lar amount and the val	nt. However, if you claim an e lue of the property is determi	th aids, rights to receive certain benefit exemption of 100% of fair market value ned to exceed that amount, your exem	under a law that limits the exemption
1.	Which set of	exemptions are you cla	aiming? Check one only, even	if your spouse is filing with you.	
	You are clai	ming state and federal n	onbankruptcy exemptions. 11	U.S.C. § 522(b)(3)	
	☐ You are clai	ming federal exemptions	s. 11 U.S.C. § 522(b)(2)		
2.	For any prope	erty you list on Schedu	ule A/B that you claim as exer	mpt, fill in the information below.	
		on of the property and line hat lists this property	e on Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption.	
	Brief description				
	Line from Sche	edule A/B.		100% of fair market value, up to any applicable statutory limit	
				, ,	
3.	(Subject to adj		nption of more than \$160,375 every 3 years after that for case	? s filed on or after the date of adjustment.)	
	■ No	unu nonviro the server	covered by the averaging with	a 4 045 days hefers you filed this are 20	
	☐ Yes. Did	, , , ,	covered by the exemption within	n 1,215 days before you filed this case?	
	☐ No				

Fill in this informat	tion to identify your	case:			
Debtor 1	Gigi Pugh Sund First Name	Strom  Middle Name Last Nam	ne	. }	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name Last Nam	ie		
United States Bankı	ruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK DIVISION	, WHITE PLAINS	.	
Case number					
(if known)					if this is an led filing
Official Form	106D				v
		Who Have Claims Secu	red by Propert	У	12/15
		two married people are filing together, both ar		<u> </u>	on. If more space is
		number the entries, and attach it to this form.			
1. Do any creditors ha	ive claims secured by	your property?			
_ `	-	s form to the court with your other schedules.	You have nothing else to re	port on this form.	
	of the information be	•	Tod have nothing cloc to re	port off this form.	
		elow.			
	Secured Claims		Column A	Column B	Column C
		nore than one secured claim, list the creditor separa a particular claim, list the other creditors in Part 2.	ately	Value of collateral	Unsecured
		al order according to the creditor 's name.	Do not deduct the	that supports this	portion
2.1 Cape Ann S	Savings Bank	Describe the property that secures the claim:	value of collateral. \$310,382.00	claim \$0.00	If any \$310,382.00
Creditor's Name	Baviligs Balik	besome the property that secures the claim.	<del>- 4310,302.00</del>	φυ.υυ	ψ310,302.00
109 Main St	t	As of the date year file, the plains in Obertal all the			
Gloucester,	, MA	As of the date you file, the claim is: Check all th apply.	at		
01930-5701		Contingent			
Number, Street, Ci	ity, State & Zip Code	Unliquidated			
Who owes the debt	2 Charle and	Disputed			
_	r Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only		An agreement you made (such as mortgage car loan)	or secured		
Debtor 2 only	0 1		,		
☐ Debtor 1 and Debto☐ At least one of the	•	☐ Statutory lien (such as tax lien, mechanic's lie ☐ Judgment lien from a lawsuit	n)		
☐ Check if this claim		☐ Other (including a right to offset)			
community debt	ii relates to a	— Other (morading a right to onset)			
Date debt was incurre	ed 2008-11	Last 4 digits of account number	55		
2.2 <b>HCNP I, LL</b> 0		Describe the property that secures the claim:	\$4 206 222 F0	¢4 500 000 00	\$0.00
2.2 HCNP I, LLO		27 Lake Rd, Rye, NY 10580-1020	<u>\$1,206,222.59</u>	\$1,500,000.00	\$0.00
		27 Lake Ru, Rye, NT 10300-1020			
c/o Barclay	Damon				
300 S State		As of the date you file, the claim is: Check all th apply.	at		
Syracuse, N	NY 13202-2024	☐ Contingent			
Number, Street, Ci	ity, State & Zip Code	☐ Unliquidated			
		Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage car loan)	or secured		
Debtor 2 only	O b		-1		
Debtor 1 and Debto	•	Statutory lien (such as tax lien, mechanic's lie	n)		
At least one of the		Judgment lien from a lawsuit			
☐ Check if this clain community debt	n relates to a	Other (including a right to offset)			
Date debt was incurr	ed	Last 4 digits of account number			

Last Name

2.3	Internal Revenue Service	Describe the property that secures the claim:	\$80,207.45	\$1,500,000.00	\$0.00
	Creditor's Name	27 Lake Rd, Rye, NY 10580-1020			
	PO Box 7346	As of the date you file, the claim is: Check all that			
	Philadelphia, PA	apply.			
	19101-7346	☐ Contingent			
	Number, Street, City, State & Zip Code	☐ Unliquidated			
		Disputed			
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.			
	Pebtor 1 only	☐ An agreement you made (such as mortgage or secu	red		
	Pebtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
<b>A</b>	at least one of the debtors and another	☐ Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
Date	debt was incurred	Last 4 digits of account number			
	Manklak and Tandia				
2.4	Marblehead Trading Company	Describe the property that secures the claim:	\$125,000.00	\$90,000.00	\$35,000.00
	Creditor's Name	1990 Tilsen J44	_		
		U.S. Vessel Stampede official			
		number 1025589 registered to Gigi			
		P. Sundstrom. Built 1990, 45 ft.;			
	89 Front St	Call Sign WCP7528			
	Marblehead, MA	As of the date you file, the claim is: Check all that apply.			
	01945-3290	■ Contingent			
	Number, Street, City, State & Zip Code	■ Unliquidated			
	Number, Street, City, State & Zip Code	'			
\A/ba	o owes the debt? Check one.	■ Disputed  Nature of lien. Check all that apply.			
_					
_	Debtor 1 only	☐ An agreement you made (such as mortgage or secucar loan)	rea		
_	Debtor 2 only				
_	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
_	at least one of the debtors and another	☐ Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
Date	debt was incurred	Last 4 digits of account number			
	NYS Dept of Tax and				
2.5	Finance	Describe the property that secures the claim:	\$18,597.00	\$1,500,000.00	\$0.00
	Creditor's Name	27 Lake Rd, Rye, NY 10580-1020			
		, , ,			
		As of the date you file, the claim is: Check all that			
	Bankruptcy Section	apply.			
	Albany, NY 12205	☐ Contingent			
	Number, Street, City, State & Zip Code	☐ Unliquidated			
		Disputed			
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.			
	Pebtor 1 only	An agreement you made (such as mortgage or secu	red		
	Debtor 2 only	car loan)			
_	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
	at least one of the debtors and another	☐ Judgment lien from a lawsuit			
	Check if this claim relates to a	☐ Other (including a right to offset)			
	community debt	·			
Dato	debt was incurred	Last 4 digits of account number 0093			
Jace	dos. nas mounta	Last 4 digits of account number 0093			

Debtor 1	btor 1 Gigi Pugh Sundstrom			Case number (f know)	
	First Name	Middle Name	Last Name		

Add the dollar value of your entries in Column A on this page. Write that number here:	\$1,740,409.04
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$1,740,409.04

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this info	ormation to identify your c	ase:			
Debtor 1	Gigi Pugh Sunds			_	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	_	
	Bankruptcy Court for the:		T OF NEW YORK, WHITE PLAINS	_	
Case number					
(if known)	-			☐ Check if this is an	
				amended filing	
	orm 106E/F		1.01-1	40/45	
Schedule	E/F: Creditors W	ho Have Unsec	ured Claims	12/15	
Schedule G: Exe D: Creditors Wh the Continuation case number (if	ecutory Contracts and Unexpi to Have Claims Secured by Pro In Page to this page. If you have	red Leases (Official Form operty. If more space is ne e no information to report		tially secured claims that are listed in Schedu ber the entries in the boxes on the left. Attach	
	ditors have priority unsecured				-
No. Go t	• •	. c.ac agac. you .			
	lo Fait 2.				
Yes.	t All of Your NONPRIORIT	/ Unecoured Claims			
	ditors have nonpriority unsec				-
_ '					
	have nothing to report in this pa	irt. Submit this form to the o	ourt with your other schedules.		
Yes.					
unsecured of	claim, list the creditor separately	for each claim. For each cla	der of the creditor who holds each claim. If a aim listed, identify what type of claim it is. Do not 3.If you have more than three nonpriority unsec		
				Total claim	
4.1 Al's S	Service Station Rye Ne	ck Last 4 digi	ts of account number	\$2,753.99	)
	ority Creditor's Name				-
4075	E Booton Boot Bd	When was	the debt incurred?		
_	E Boston Post Rd aroneck. NY 10543-423	7			
	er Street City State Zlp Code		date you file, the claim is: Check all that apply		
Who in	ncurred the debt? Check one.	_			
Del	btor 1 only	☐ Conting	ent		
☐ Del	btor 2 only	Unliquid	lated		
☐ Del	btor 1 and Debtor 2 only	Dispute	d		
☐ At I	east one of the debtors and and	ther Type of NO	ONPRIORITY unsecured claim:		
□ Ch	eck if this claim is for a comn	nunity	loans		
debt	claim subject to offset?	☐ Obligati	ons arising out of a separation agreement or divriority claims	orce that you did not	
■ No		☐ Debts to	o pension or profit-sharing plans, and other simil	ar debts	
☐ Yes	3	Other, S	Specify		

Sundstrom, Gigi Pugh		Case number (f know)	
Carl Nelson, Esq.  Nonpriority Creditor's Name	Last 4 digits of account number		\$12,000.00
Nonpholity Creditor's Name	When was the debt incurred?		
800 Westchester Ave Ste N641 Rye Brook, NY 10573-1360  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
$\square$ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify		
Cbna	Last 4 digits of account number	7285	\$8,158.0
Nonpriority Creditor's Name	When was the debt incurred?	1983-02	
PO Box 769006 San Antonio, TX 78245-9006	when was the dept incurred:	1903-02	
Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharir	og plans, and other similar debts	
□ Yes	Other. Specify	ig plans, and other similar debts	
	— Other. opeony		
Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	4925	\$924.0
Nonphony Oreator's Name	When was the debt incurred?	2006-04	
PO Box 15298			
Wilmington, DE 19850-5298  Number Street City State Zlp Code		in Charle all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	O continuent		
Debtor 2 only	☐ Contingent☐ Unliquidated		
Debtor 2 only  Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
_	Student loans	<del></del>	
☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	-	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□Yes	Other. Specify		

Debt	or 1 Sundstrom, Gigi Pugh		Case number (f know)	
4.5	Citi Nonpriority Creditor's Name	Last 4 digits of account number	5781	\$4,934.00
	Nonphority Creditor's Name	When was the debt incurred?	1978-01	
	PO Box 6241 Sioux Falls, SD 57117-6241 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.  ■ Debtor 1 only  Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No ☐ Yes	report as priority claims  Debts to pension or profit-sharin	aration agreement or divorce that you did not	
4.6	Citi	Last 4 digits of account number	9442	\$2,416.00
	Nonpriority Creditor's Name	-		ΨΣ, Ψ10.00
	PO Box 6241 Sioux Falls, SD 57117-6241	When was the debt incurred?	1978-01	
	Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	or plans, and other similar debts	
	Yes		g plane, and only online about	
4.7	James D. Bishop Sr.  Nonpriority Creditor's Name	Last 4 digits of account number		\$159,000.00
	400 N Flagler Dr Unit Ph-c1 West Palm Beach, FL 33401-4304	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	Contingent		
	☐ Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		

Debtor 1	Sundstro	m, Gigi Pugh		Case n	number (f know)	
	Nordstrom		Last 4 digits of account number	3095		\$251.00
	Nonpriority Cred	litor's Name	When was the debt incurred?	2013-	-12	
13531 E Caley Ave Englewood, CO 80111-6504		, ČO 80111-6504		2010		-
٦	Number Street (	City State ZIp Code	As of the date you file, the claim	is: Check	all that apply	
,	Who incurred t	he debt? Check one.				
	Debtor 1 only	у	☐ Contingent			
	Debtor 2 only	у	☐ Unliquidated			
	Debtor 1 and	d Debtor 2 only	☐ Disputed			
	At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
		s claim is for a community	Student loans			
	debt Is the claim sul	bject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agr	reement or divorce that you did not	
	■ No		Debts to pension or profit-sharing	ıg plans, a	and other similar debts	
	☐ Yes		Other. Specify			-
4.9	Thd/Cbna		Last 4 digits of account number	1205		\$968.00
	Nonpriority Cred	litor's Name	-			
	DO Day 040	17	When was the debt incurred?	2008-	-06	-
	PO Box 649 Sioux Falls	, SD 57117-6497				
		City State Zlp Code	As of the date you file, the claim	is: Check	all that apply	
,	Who incurred t	he debt? Check one.				
	Debtor 1 only	у	☐ Contingent			
	Debtor 2 only	у	☐ Unliquidated			
	Debtor 1 and	d Debtor 2 only	☐ Disputed			
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this	s claim is for a community	☐ Student loans			
	debt Is the claim sul	bject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agr	reement or divorce that you did not	
	■ No		Debts to pension or profit-sharing	ıg plans, a	and other similar debts	
	☐ Yes		Other. Specify			-
Part 3:	List Others	to Be Notified About a Debt	That You Already Listed			
is tryin have m	g to collect from	m you for a debt you owe to son	out your bankruptcy, for a debt that y leone else, list the original creditor in you listed in Parts 1 or 2, list the addi submit this page.	Parts 1 o	or 2, then list the collection agency	here. Similarly, if you
Name and	d Address	C	on which entry in Part 1 or Part 2 did you			
	Smith, LLP				Creditors with Priority Unsecured Claim	
	xington Ave ork, NY 100			Part 2: 0	Creditors with Nonpriority Unsecured	Claims
itew it	OIK, 141 100		ast 4 digits of account number			
	_					
Part 4:	Add the An	nounts for Each Type of Uns	ecured Claim			
	ne amounts of unsecured cla		s. This information is for statistical r	eporting p	purposes only. 28 U.S.C. §159. Add	I the amounts for each
				_	Total Claim	
Total clai	6a.	Domestic support obligations		6a.	\$	_
from Pa		Taxes and certain other debts	you owe the government	6b.	\$ 0.00	
	6c.	Claims for death or personal in	jury while you were intoxicated	6c.	\$ 0.00	_
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$ 0.00	_
	6e.	Total Priority. Add lines 6a throu	ıgh 6d.	6e.	\$0.00	_

Total Claim

### Debtor 1 Sundstrom, Gigi Pugh

	unaon o	,
	6f.	Student loans
Total claims		
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
	6h.	Debts to pension or profit-sharing plans, and other similar debts
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.
	6j.	Total Nonpriority. Add lines 6f through 6i.

Case number (f know)

6f.	\$ 0.00
6g.	\$ 0.00
6h.	\$ 0.00
6i.	\$ 191,404.99
6j.	\$ 191,404.99

Fill in this infor					
Debtor 1	Gigi Pugh Sunds	strom			
	First Name	Middle Name	Last Name	<u> </u>	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF NEW YORK, WHITE PLAIN	IS .	
Case number (if known)					1 Check if this is ar
,					amended filing

### Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company with Name, Number	whom you have the , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.2					<u></u>
	Name				
	Number	Street			<del>_</del>
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			<del></del>
	City		State	ZIP Code	<del>_</del>
2.4	,				
	Name				<del>_</del>
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.5	Oity		Olalo	Zii Oodo	
	Name				<del>_</del>
	Number	Street			_
	City		State	ZIP Code	<del>_</del>

Fill in th	is information to identify yo	our case:		
Debtor 1	Gigi Pugh Sui First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if,	filing) First Name	Middle Name	Last Name	
United S	states Bankruptcy Court for th		OF NEW YORK, WHITE PLAINS	
Case nu	mber			
(if known)				☐ Check if this is an amended filing
Officia	al Form 106H			
	dule H: Your Co	odebtors		12/15
are filing and num case nun	together, both are equally ber the entries in the boxes nber (if known). Answer eve	responsible for supplying co on the left. Attach the Additi ry question.	rrect information. If more space i onal Page to this page. On the to	and accurate as possible. If two married people is needed, copy the Additional Page, fill it out, p of any Additional Pages, write your name and
		(If you are filing a joint case, do	o not list either spouse as a codebtor	r.
□N				
Y	es			
			perty state or territory? (Commu Texas, Washington, and Wisconsi	unity property states and territories include Arizona, in.)
	lo. Go to line 3. es. Did your spouse, former s	pouse, or legal equivalent live w	ith you at the time?	
line 1061	2 again as a codebtor only	if that person is a guarantor	or cosigner. Make sure you have	use is filing with you. List the person shown in listed the creditor on Schedule D (Official Form e D, Schedule E/F, or Schedule G to fill out
	Column 1: Your codebtor Name, Number, Street, City, State a	and ZIP Code		nn 2: <b>The creditor to whom you owe the debt</b> k all schedules that apply:
3.1	Jimmie Sudnstrom 27 Lake Rd Rye, NY 10580-1020		■ So □ So	chedule D, linechedule E/F, linechedule G Nelson, Esq.
3.2	Jimmie Sudnstrom 27 Lake Rd Rye, NY 10580-1020		□ Sc □ Sc	chedule D, linechedule E/F, linechedule G
3.3	Jimmie Sudnstrom 27 Lake Rd Rye, NY 10580-1020			chedule D, line2.3chedule E/F, linechedule Gnal Revenue Service

Fill	in this information to identify your cas	se:							
	otor 1 Gigi Pugh Su								
	otor 2				_				
Uni	ted States Bankruptcy Court for the:	SOUTHERN DISTRICTURE PLAINS DIVISION	T OF NEW YORK, W	/HITE	_				
	se number nown)						ed fili ent s	ing howing postpetition e following date:	chapter 13
O	fficial Form 106I					MM / DD/ Y		<u></u>	
S	chedule I: Your Inco	me				IVIIVI / DD/ I		ı	12/15
spo atta	plying correct information. If you a use. If you are separated and your ch a separate sheet to this form. On the company of th	spouse is not filing with	you, do not include	informa	tion	about your spou	se. I	If more space is ne	eded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or	non-filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed □ Not employed			<ul><li>■ Employed</li><li>□ Not employed</li></ul>			
	employers.	Occupation							
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed the	ere?						
Par	t 2: Give Details About Mont	hly Income							
	mate monthly income as of the dat ss you are separated.	e you file this form. If yo	u have nothing to repo	ort for any	line	e, write \$0 in the spa	ace.	Include your non-fili	ng spouse
•	u or your non-filing spouse have more e, attach a separate sheet to this form		ne the information for	all emplo	yers	for that person on	the I	lines below. If you no	eed more
						For Debtor 1		For Debtor 2 or non-filing spouse	
2.	<b>List monthly gross wages, salary</b> deductions). If not paid monthly, cal			2.	\$	0.00	\$	0.00	-
3.	Estimate and list monthly overting	ne pay.		3.	+\$	0.00	+	\$0.00	-
4.	Calculate gross Income. Add line	2 + line 3.		4.	\$	0.00		\$ 0.00	

Debt	tor 1	Sundstrom, Gigi Pugh	_	Case	number (if	know	n)			
				For	Debtor 1			For Debtor		
	Cop	by line 4 here	4.	\$		0.0	0	\$	0.00	_
5.	List	all payroll deductions:								
	5a. 5b. 5c.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5a. 5b. 5c.	\$_ \$_ \$_		0.0	00	\$ \$ \$	0.00 0.00 0.00	
	5d. 5e. 5f. 5g.	Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5d. 5e. 5f. 5g.	\$ \$ \$ \$		0.0 0.0 0.0	00	\$ \$ \$	0.00 0.00 0.00	_ _ _ _
6.	5h.	Other deductions. Specify:  I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— <sup>5h.</sup> 6.	+			0 -	+ \$ \$	0.00	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ \$		0.0	_	\$	0.00	_
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8a. 8b. 8c. 8d. 8e. 8f. 8g. 8h.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		0.0 0.0 0.0 0.0 0.0	00 00 00 00 00 00 00 00 00 00 00 00 00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00 0.00	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.0	0	\$	3,000.0	0
10.		culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	S	0.00	+	\$_	3,000.00	= \$ _	3,000.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your dear friends or relatives.  In the contribution of t	epende						+\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The resulte that amount on the Summary of Schedules and Statistical Summary of Certain							\$	3,000.00
13.	Do	you expect an increase or decrease within the year after you file this form?	?						Combi	ned ly income

No.

Yes. Explain:

Fill	in this information to identify your case:				
Deb	otor 1 Gigi Pugh Sundstrom		Che	ck if this is:	
				An amended filing	
	ouse, if filing)			A supplement show expenses as of the f	ing postpetition chapter 13 following date:
``	·			•	
Unit	ted States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW 1 PLAINS DIVISION	ORK, WHITE		MM / DD / YYYY	
	1 Edito Biviolott				
1	e numbernown)				
(11 K	nown)				
O	fficial Form 106J				
S	chedule J: Your Expenses				12/15
info	as complete and accurate as possible. If two married people are formation. If more space is needed, attach another sheet to this for known). Answer every question.				
Par	t 1: Describe Your Household				
1.	Is this a joint case?				
	■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for	or Separate Househ	oldof Debto	r 2.	
2.	Do you have dependents? ☐ No				
	Do not list Deleter 4 and Fill out this information for	Dependent's relati	onshin to	Dependent's	Does dependent
	Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor		age	live with you?
	Do not state the				□ No
	Do not state the dependents names.	Daughter		20	■ Yes
	'				□No
		son		20	■ Yes
					□ No
					☐ Yes
					□ No
2	Do your expenses include				☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				
Par					
Est	t 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless you benses as of a date after the bankruptcy is filed. If this is a supple				
	plicable date.	mental scriedule s	, check the	box at the top of th	ie form and mi m me
Inc	lude expenses paid for with non-cash government assistance if y	ou know the			
val	ue of such assistance and have included it on Schedule I: Your In			Vaur avn	2000
(Of	ficial Form 106l.)			Your expe	enses
4.	The rental or home ownership expenses for your residence. Inc payments and any rent for the ground or lot.	lude first mortgage	4. \$	<b>.</b>	2,872.00
	If not included in line 4:				
	4a Pool estate toyon		40 (	•	2 000 00
	<ul><li>4a. Real estate taxes</li><li>4b. Property, homeowner's, or renter's insurance</li></ul>		4a. 9 4b. 9	·	3,666.00
	4c. Home maintenance, repair, and upkeep expenses		4c. S	. —	250.00 50.00
	4d. Homeowner's association or condominium dues		4d. S		0.00
5.	Additional mortgage payments for your residence, such as home	e equity loans	5. \$	\$	0.00

Debtor 1	Sundstrom, Gigi Pugh	Case num	ber (if known)	
i. Uti	lities:			
6a.	Electricity, heat, natural gas	6a.	\$	600.00
6b.		6b.	\$	150.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	250.00
6d.		6d.	\$	0.00
	od and housekeeping supplies	7.	\$	800.00
	ildcare and children's education costs	8.	\$	0.00
		9.	\$	
	thing, laundry, and dry cleaning		•	200.00
	sonal care products and services	10.	\$	230.00
	dical and dental expenses	11.	\$	0.00
	Insportation. Include gas, maintenance, bus or train fare.  not include car payments.	12.	\$	700.00
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
	aritable contributions and religious donations	14.		100.00
	urance.			100.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	a. Life insurance	15a.	\$	200.00
15l	b. Health insurance	15b.	\$	0.00
150	c. Vehicle insurance	15c.	\$	200.00
	d. Other insurance. Specify:	15d.		0.00
	<b>kes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		Ť	0.00
Sp	ecify:	16.	\$	0.00
Ins	tallment or lease payments: a. Car payments for Vehicle 1	17a.	\$	0.00
	o. Car payments for Vehicle 2	17a. 17b.		
	• •	17b.	\$	0.00
	c. Other Specify:		·	0.00
	I. Other. Specify:	17d.	<b>Ф</b>	0.00
	ur payments of alimony, maintenance, and support that you did not report as ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	ner payments you make to support others who do not live with you.		\$	100.00
	ecify: pet expense	19.	·	100.00
. Otl	ner real property expenses not included in lines 4 or 5 of this form or on Sche	edule I: You	r Income.	
208	a. Mortgages on other property	20a.	\$	0.00
201	o. Real estate taxes	20b.	\$	0.00
200	c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
200	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
206	e. Homeowner's association or condominium dues	20e.	\$	0.00
Otl	ner: Specify:	21.	+\$	0.00
. Ca	culate your monthly expenses			
	a. Add lines 4 through 21.		\$	10,468.00
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$ <del></del>	10,400.00
			l :	
220	a. Add line 22a and 22b. The result is your monthly expenses.		\$	10,468.00
. Ca	culate your monthly net income.			
238	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,000.00
231	o. Copy your monthly expenses from line 22c above.	23b.	-\$	10,468.00
230	:. Subtract your monthly expenses from your monthly income.			7 400 60
	The result is your monthly net income.	23c.	\$	-7,468.00
For	you expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect you diffication to the terms of your mortgage?	ou file this f	orm?	•
	No.			
	Yes Explain here:			

Fill in this inforn	nation to identify your	case:			
Debtor 1	Gigi Pugh Sunds	trom			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	SOUTHERN DISTRICT O	OF NEW YORK, WHI	TE PLAINS	
Case number					
(if known)					☐ Check if this is an amended filing
Official Forn	n 106Dec				
		امينامانينامار مد	Dobtorio S	Sahadulaa	
Declarat	ion About a	an Individual	Deptor S 3	schedules	12/15
If two married pe	ople are filing together	, both are equally respons	ible for supplying co	rrect information.	
obtaining money		n connection with a bankru			nent, concealing property, or , or imprisonment for up to 20
Sigr	n Below				
Did you pay	or agree to pay some	one who is NOT an attorne	y to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. N	lame of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	ty of perjury, I declare true and correct.	that I have read the summ	ary and schedules fil	ed with this declaration	n and
X /s/ Gini	i Pugh Sundstrom		X		
Gigi Pı	ugh Sundstrom re of Debtor 1			of Debtor 2	

Date

Date **June 12, 2017** 

=					
	information to identify your				
Debtor 1	Gigi Pugh Sunds	Middle Name	Last Name		
Debtor 2					
(Spouse if, fil	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF NEW YORK, WHITE PLAINS		
Case num	ber				
(if known)					k if this is an ded filing
Summa Be as com informatio	plete and accurate as possib n. Fill out all of your scheduk	le. If two married people a es first; then complete the	nd Certain Statistical Information are filing together, both are equally responsible to information on this form. If you are filing ament the box at the top of this page.	for supplying	
Part 1:	Summarize Your Assets				
				Your a	ssets of what you own
1. Sche	edule A/B: Property (Official Fo	orm 106A/B)		•	1,500,000.00
1a. C	Copy line 55, Total real estate, f	rom Schedule A/B		\$	1,300,000.00
1b. C	Copy line 62, Total personal pro	perty, from Schedule A/B		\$	269,350.00
1c. C	Copy line 63, Total of all propert	y on Schedule A/B		\$	1,769,350.00
Part 2:	Summarize Your Liabilities				
				Your li	abilities
				Amoun	t you owe
	edule D: Creditors Who Have Cl Copy the total you listed in Colu		(Official Form 106D) e bottom of the last page of Part 1 of Schedule D	\$	1,740,409.04
	edule E/F: Creditors Who Have Copy the total claims from Part		Form 106E/F) s) from line 6e & chedule E/F	\$	0.00
3b. C	Copy the total claims from Part	2 (nonpriority unsecured cl	laims) from line 6j &chedule E/F	\$	191,404.99
			Your total liabilit	\$	1,931,814.03
Part 3:	Summarize Your Income and	Expenses			
4. Sche	edule I: Your Income(Official Fo	rm 106I) e from line 12 o <b>\$</b> chedule I.		\$	3,000.00
5. Sche	edule J: Your Expenses (Official your monthly expenses from lin	Form 106J) e 22c of <i>Schedule J</i>		\$	10,468.00
Part 4:	Answer These Questions for	Administrative and Statis	stical Records		
6. <b>Are</b> y	ou filing for bankruptcy und	er Chapters 7, 11, or 13?			
	No. You have nothing to report	on this part of the form. Che	eck this box and submit this form to the court with you	ur other schedu	les.
	Yes t kind of debt do you have?				
	·		lebts are those "incurred by an individual primarily for	· a personal, far	nily, or household
_		_			
	court with your other schedules		e nothing to report on this part of the form. Check the		
Official Fo	rm 106Sum Summary	OT YOUR ASSETS AND LIABIL	ities and Certain Statistical Information		page 1 of 2

8. **From the** Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_\_

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	<b>Total claim</b>	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Ħ	ll in th	nis inform	ation to identify your	case:					
	ebtor 1								
	וטוטו	'	Gigi Pugh Sund First Name	Middle Name		Last Name			
1 1	ebtor 2		E: AN	A					
(Sp	ouse if,	, filing)	First Name	Middle Name		Last Name			
Ur	nited S	States Bar	kruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF NE	W YORK, WHITE PLA	AINS		
1	ase nu (nown)	ımber							heck if this is an mended filing
St	ate	ment	nd accurate as possik	Affairs for Indivi	re filing	together, both are e	qually responsible f		
			r every question.	attacii a separate sheet to	1115 101	iii. Oii tile top of ally	additional pages, wi	ne your n	iaine and case number
Pa	rt 1:	Give D	etails About Your Ma	rital Status and Where You	u Lived	Before			
1.	Wha	at is your	current marital statu	s?					
		Married Not marr	ried						
2.	Dur	ing the la	st 3 years, have you	lived anywhere other than	where	you live now?			
		No							
		Yes. List	all of the places you liv	ed in the last 3 years. Do no	t include	where you live now.			
	De	btor 1 Pri	or Address:	Dates Debtor 1 there	l lived	Debtor 2 Prior Ad	Idress:		Dates Debtor 2 lived there
<b>3.</b> sta				er live with a spouse or le ifornia, Idaho, Louisiana, Ne					
		No							
		Yes. Mal	ke sure you fill out <i>Sch</i> e	edule H: Your Codebtors (Of	ficial Fo	rm 106H).			
Pa	rt 2	Explair	n the Sources of You	rIncome					
4.	Fill i	in the total	l amount of income you	nployment or from operating used in the control of	all busi	nesses, including part-	time activities.	ıs calenda	ar years?
		No							
			in the details.						
				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	(be	oss income fore deductions and clusions)	Sources of incom Check all that app		Gross income (before deductions and exclusions)

5.	Include in other pub	come regard lic benefit pay	less of whether theyments; pensions		es of <i>other income</i> are all lends; money collected fro	mony; child support; m lawsuits; royalties	Social Security, unemployment and gambling and lottery win	
	List each	source and th	ne gross income	from each source separately.	Do not include income that	at you listed in line 4.		
	■ No □ Yes.	. Fill in the de	etails.					
			D	ebtor 1		Debtor 2		
			S	ources of income escribe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below.		tions
Pa	rt 3: Lis	t Certain Pa	yments You Ma	de Before You Filed for Ba	nkruptcy			
6.	□ No.	Neither Deindividual puring the No. Subject  Debtor 1 control of No. No. No. No. No. Nes	ebtor 1 nor Debtorimarily for a per 90 days before y Go to line 7. List below each creditor. Do no payments to are to adjustment on 90 days before y Go to line 7. List below each payments for cothis bankruptor	sonal, family, or household purou filed for bankruptcy, did you need to reditor to whom you paid a strinclude payments for dome a attorney for this bankruptcy of 4/01/19 and every 3 years aft toth have primarily consume ou filed for bankruptcy, did you need to whom you paid a omestic support obligations, so case.	er debts. Consumer debtarpose."  The pay any creditor a total of total of \$6,425* or more intestic support obligations, scase.  The debts.  The pay any creditor a total of total of \$600 or more and such as child support and such as child support and	of \$6,425* or more? In one or more payme such as child support after the date of adoption of \$600 or more?  The total amount you alimony. Also, do no	paid that creditor. Do not incluting time tinclude payments to an attor	aid that Iclude
	Creditor	's Name and	d Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for	
7.	Insiders in which you business  No	nclude your re are an office you operate a	elatives; any gene er, director, perso	n in control, or owner of 20% or. 11 U.S.C. § 101. Include p	general partners; partnersl or more of their voting sec	hips of which you are curities; and any man	ras an insider? a general partner; corporation aging agent, including one for h as child support and alimon	а
	Insider's	Name and	Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
8.	insider? Include pa	ayments on d	-	or cosigned by an insider.			count of a debt that benefite	ed an
		Name and		Dates of payment		Amount you	Reason for this payment	
					paid	still owe	Include creditor's name	
Pa	rt 4: Ide	entify Legal	Actions, Reposs	essions, and Foreclosures	i			

Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications,

Debtor 1 Sundstrom, Gigi Pugh

Deb	tor 1	Sundstrom, Gigi Pugh			Case number	er (if known)		
	,							
	and co	ontract disputes.						
	■ N	lo						
	□ Y	es. Fill in the details.						
	Case Case	title number	Nature	e of the case	Court or agency		Status of the	e case
		n 1 year before you filed for bankrul all that apply and fill in the details be		ny of your prope	rty repossessed, foreclosed	l, garnishe	ed, attached, s	seized, or levied?
	_	lo. Go to line 11. 'es. Fill in the information below.						
	Credi	itor Name and Address	Descri	be the Property		Date		Value of the property
			Explai	n what happened				
		n 90 days before you filed for bankr ints or refuse to make a payment be lo			uding a bank or financial ins	stitution, s	et off any am	ounts from your
	□ Y	es. Fill in the details.						
	Credi	itor Name and Address	Descri	be the action the	creditor took	Date a	action was	Amount
	court-	n 1 year before you filed for bankru appointed receiver, a custodian, or lo 'es			rty in the possession of an	assignee f	or the benefit	of creditors, a
Par	5:	List Certain Gifts and Contribution	s					
13.	_	n 2 years before you filed for bankru lo	uptcy, did y	ou give any gifts	with a total value of more t	han \$600	per person?	
	□ Y	es. Fill in the details for each gift.						
	Gifts perso	with a total value of more than \$600 on	0 per D	er Describe the gifts		Dates you gave the gifts		Value
	Perso	on to Whom You Gave the Gift and ess:						
14.	■ N	n 2 years before you filed for bankru lo 'es. Fill in the details for each gift or co		ou give any gifts	or contributions with a tota	al value of	more than \$6	00 to any charity?
	more Chari	or contributions to charities that to than \$600 ity's Name ess (Number, Street, City, State and ZIP Code		escribe what you	contributed	Dates contri		Value
Par	6:	List Certain Losses						
	Within	n 1 year before you filed for bankru nbling?	ptcy or sind	ce you filed for ba	ınkruptcy, did you lose any	thing beca	ause of theft, f	fire, other disaster,
		1_						
	■ N	es. Fill in the details.						
		ribe the property you lost and the loss occurred	Include the	e amount that insu	verage for the loss rance has paid. List pending of Schedule A/B: Property.	Date o	of your	Value of property lost
Por.		Liet Cortain Boumante er Transfere		S.A.M.O OH IIIIO OO (				

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you

Del	btor 1 Sundstrom, Gigi Pugh		Ca	ase number (if known)	
	consulted about seeking bankruptcy or pre Include any attorneys, bankruptcy petition prepa			s required in your bankruntov	
	include any attorneys, bankruptcy petition prepa	arers, or credit couriseining	agencies for services	s required in your bankruptcy.	
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	transferred	value of any proper	Date payment or transfer was made	Amount of payment
	Bronson Law Office, P.C. 480 Mamaroneck Ave Harrison, NY 10528-1621			June 2017	\$4,717.00
17.	Within 1 year before you filed for bankrupto promised to help you deal with your credito Do not include any payment or transfer that you	ors or to make payments			rty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address	Description and transferred	value of any proper	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your burnel line both outright transfers and transfers magifts and transfers that you have already listed to like the line of t	ousiness or financial affa ade as security (such as th	airs?		
		Description and	value of	Describe any property or	Data transfer was
	Person Who Received Transfer Address	Description and property transfe		Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you				
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.		ny property to a self	f-settled trust or similar device	of which you are a
	Name of trust	Description and	value of the proper	Date Transfer was made	
Pai	rt 8: List of Certain Financial Accounts, In:	struments. Safe Deposit	Boxes, and Storag	e Units	
	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, chouses, pension funds, cooperatives, assoul No	cy, were any financial ac	counts or instrume	nts held in your name, or for yo	
	Name of Financial Institution and	Last A digita of	Type of sees :	or Date account was	Last balance before
	Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	closed, sold, moved, or transferred	closing or transfer
	Chase	XXXX-164	☐ Checking ☐ Savings ☐ Money Market ☐ Brokerage ☐ Other_	Jt. Account closed	\$0.00

Del	btor 1 Sundstrom, Gigi Pugh		Case number (if known)	
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for bankruptcy, an	y safe deposit box or other depository	y for securities,
	■ No			
	☐ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your home within 1 y	year before you filed for bankruptcy?	
	■ No ☐ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Pai	rt 9: Identify Property You Hold or Control fo	r Someone Else		
23.	Do you hold or control any property that some someone.	eone else owns? Include any property	y you borrowed from, are storing for,	or hold in trust for
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Pai	rt 10: Give Details About Environmental Inforr	nation		
For	the purpose of Part 10, the following definitions	s anniv		
	the purpose of rank re, the reneming definitions	, app.y.		
	Environmental law means any federal, state, o toxic substances, wastes, or material into the controlling the cleanup of these substances, w	air, land, soil, surface water, groundw	- ·	
	Site means any location, facility, or property a own, operate, or utilize it, including disposal s		w, whether you now own, operate, or	utilize it or used to
	Hazardous material means anything an enviro material, pollutant, contaminant, or similar term		waste, hazardous substance, toxic sul	ostance, hazardous
Rep	port all notices, releases, and proceedings that y	ou know about, regardless of when t	hey occurred.	
24.	Has any governmental unit notified you that you	ου may be liable or potentially liable ι	under or in violation of an environmer	ntal law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of an	y release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site	Governmental unit	Environmental law, if you	Date of notice
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		Date of Hotice

26.	Hav	e you been a party in any judicial or adm	ninistrative proceeding under any envi	ronmental law? Include settle	ements and orders.		
		No					
		Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Pa	rt 11:	Give Details About Your Business or 0	Connections to Any Business				
27.	Witl	hin 4 years before you filed for bankrupto	cy, did you own a business or have an	y of the following connection	ns to any business?		
		☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	either full-time or part-time	•		
		☐ A member of a limited liability compa	any (LLC) or limited liability partnershi	p (LLP)			
		☐ A partner in a partnership					
		☐ An officer, director, or managing exe	ecutive of a corporation				
		☐ An owner of at least 5% of the voting	or equity securities of a corporation				
		No. None of the above applies. Go to P	art 12.				
		Yes. Check all that apply above and fill	in the details below for each business.				
	Bu	siness Name	Describe the nature of the business	Employer Identification	Employer Identification number		
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social	Security number or ITIN.		
				Dates business existe	ed		
	29	5 Granite St. LLC		EIN:			
				From-To 2008 to p	resent		
28.		nin 2 years before you filed for bankrupto itutions, creditors, or other parties.  No  Yes. Fill in the details below.	cy, did you give a financial statement t	o anyone about your busine	ss? Include all financial		
		me dress mber, Street, City, State and ZIP Code)	Date Issued				
Pa		Sign Below					
ha true ban 18 U	ve re and krupt J.S.C	ad the answers on this Statement of Fina correct. I understand that making a false tcy case can result in fines up to \$250,00 . §§ 152, 1341, 1519, and 3571.  i Pugh Sundstrom	statement, concealing property, or ob	taining money or property b			
Gi	gi Pu	ugh Sundstrom	Signature of Debtor 2				
Sig	natu	re of Debtor 1					
Da	te <u> </u>	June 12, 2017	Date				
Did ■ N	10	attach additional pages to Your Statemer	nt of Financial Affairs for Individuals Fi	ling for Bankruptcy <b>(Official</b>	Form 107)?		
Did ■ N	•	pay or agree to pay someone who is not	an attorney to help you fill out bankru	otcy forms?			
	es. N	Name of Person Attach the Bankrup	otcy Petition Preparer's Notice, Declaration	n, and Signature (Official Form	119).		

Debtor 1 Sundstrom, Gigi Pugh

Fill in this information to identify your case:	
Debtor 1 Gigi Pugh Sundstrom	
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:  Southern District of New York, White Plains Division	☐ Check if this is an amended filing
Case number(if known)	<b>,</b>
Official Form 122B	

## **Chapter 11 Statement of Your Current Monthly Income**

12/15

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

Part	1:	Calculate Your Current Mo	onthly Income							
1.	What	is your marital and filing sta	atus? Check one o	nly.						
	□ No	ot married. Fill out Column A,	lines 2-11.							
	□ма	arried and your spouse is fil	ing with you. Fill o	out both	Columns	A and B, lines 2	2-11.			
	■ Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.									
11 m m	U.S.C onthly ore tha	ne average monthly income to a second of the complex if income varied during the 6 m an once. For example, if both second of the space of the complex is any line, write \$0 in the space	you are filing on Se onths, add the inco pouses own the sar	ptember ome for a	15, the 6- all 6 mont	month period w hs and divide th	ould be Marc ne total by 6.	h 1 throug Fill in the	gh August 31. If the a result. Do not includ	amount of your de any income amoun
		,,,	-				Column A Debtor 1		Column B Debtor 2	
2.		gross wages, salary, tips, be	onuses, overtime,	and co	mmissior	ns (before all	\$	0.00	\$	
3.		ony and maintenance paymenn B is filled in.	ents. Do not include	e payme	ents from a	a spouse if	\$	0.00	\$	_
4.	of your	nounts from any source whi u or your dependents, inclu- an unmarried partner, members mates. Include regular contrib of include payments you listed	ding child support s of your household utions from a spou	<b>t.</b> Includ , your de	e regular e ependents	contributions , parents, and	ı. \$	0.00	\$	
5.		ncome from operating a ness, profession, or farm	Debtor 1	De	ebtor 2					
	Gross	receipts (before all deductions	s)	\$	0.00					
	Ordin	ary and necessary operating ex	xpenses	-\$	0.00					
	Net m	nonthly income from a busines	ss, profession, or fa	ırm \$	0.00	Copy here ->	\$	0.00	\$	_ ]
6.		ncome from rental and real property	Debtor 1	De	ebtor 2					
	Gross	receipts (before all deductions	s)	\$_	0.00					
	Ordin	ary and necessary operating ex	xpenses	<b>-</b> \$ _	0.00					ļ
	Net m	nonthly income from rental or o	other real property	\$_	0.00	Copy here ->	\$	0.00	\$	_

canadacin, eigir agii				,		
			Column Debtor		Column B Debtor 2	
7. Interest, dividends, and royalties			\$	0.00	\$	
8. Unemployment compensation			\$	0.00	\$	
Do not enter the amount if you contend social Security Act. Instead, list it here		a benefit under the				
For you	\$	0.00				
For your spouse						
<ol> <li>Pension or retirement income. Do no under the Social Security Act.</li> </ol>		that was a benefit	\$	0.00	\$	
<ol> <li>Income from all other sources not lis not include any benefits received under a victim of a war crime, a crime against</li> </ol>	the Social Security Act or pay	ments received as	)			
If necessary, list other sources on a sep	arate page and put the total b	elow.				
			\$		\$	
			\$	0.00	\$	
Total amounts from separate p	ages, if any.	+	\$	0.00	\$	
11. Calculate your total current monthly						

Debtor 1	Sunastrom, Gigi Pugn	Case number (if known)
Part 2:	Sign Below	
	By signing here, under penalty of perjury I declare that	at the information on this statement and in any attachments is true and correct.
	X /s/ Gigi Pugh Sundstrom	
	Gigi Pugh Sundstrom	
	Signature of Debtor 1	
Da	ate June 12, 2017 MM / DD / YYYY	
	IVIIVI / DD / I I I I	

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Cha	pter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### United States Bankruptcy Court Southern District of New York, White Plains Division

In r	e	Sundstrom, Gigi F	Pugh			Case No.		
	_			Debtor(s)		Chapter	11	
				MPENSATION OF				
1.	con	pensation paid to me	within one year before th	. 2016(b), I certify that I and e filing of the petition in batton of or in connection w	ankruptcy, or agr	eed to be pai	d to me, for services re-	
		FLAT FEE						
						§		
		Prior to the filing of	this statement I have rece	ived		§		
		Balance Due			9	·		
		RETAINER						
				I received a retainer of		§	5,000.00	
		[Or attach firm hour	all bill against the retainer rly rate schedule.] Debtoro exceeding the amount of the	at an hourly rate of(s) have agreed to pay all Core retainer.	Court approved		400.00	
2.	The	source of the compe	nsation paid to me was:					
		■ Debtor □	Other (specify):					
3.	The	source of compensat	ion to be paid to me is:					
		■ Debtor □	Other (specify):					
4.		I have not agreed to s firm.	share the above-disclosed	compensation with any oth	ner person unless	they are mer	nbers and associates of	my law
				npensation with a person or the names of the people sha				w firm. A
5.	In 1	return for the above-d	isclosed fee, I have agreed	d to render legal service for	all aspects of the	e bankruptcy	case, including:	
	b. c.	Preparation and filing Representation of the [Other provisions as n	of any petition, schedules debtor at the meeting of c	rendering advice to the del s, statement of affairs and p reditors and confirmation l on an hourly basis	olan which may b	e required;	-	uptcy;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

In re	Sundstrom, Gigi Pugh	Case No.	
	Debtor(s)	·	

Debtor(s)

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

(Continuation Sheet)

	CERTIFICATION			
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
June 12, 2017	/s/ H Bruce Bronson			
Date	H Bruce Bronson			
	Signature of Attorney			
	Bronson Law Office, P.C.			
	480 Mamaroneck Ave			
	Harrison, NY 10528-1621			
	(877) 385-7793			
	hbbronson@bronsonlaw.net			
	Name of law firm			